

REMARKS

This application has been reviewed in light of the Office Action dated April 16, 2008. Claims 1-17 are presented for examination, of which Claims 1 and 12 are in independent form. Claim 18 stands as withdrawn from examination. Claims 1, 4, 5, and 12-17 have been amended to define Applicants' invention more clearly. Favorable reconsideration is requested.

The Office Action states that Claims 1-17 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,385,591 (*Angles et al.*) in view of U.S. Patent Appln. Pub. No. 2003/0144913 (*Greenberg et al.*) and further in view of U.S. Patent No. 5,960,411 (*Hartman et al.*). Applicants submit that independent Claims 1 and 12, together with the claims dependent therefrom, are patentably distinct from the cited prior art for at least the following reasons.

Claim 1 recites, in part, “authorizing a transaction, wherein the authorizing includes the steps of: receiving, by a wallet server, an authorization request from the consumer . . . , issuing, by the wallet server, a challenge to the consumer, wherein the challenge prompts the consumer to input the smart card information including a digital certificate uniquely identifying the smart card . . . , receiving, by the wallet server, a response from the consumer based upon the challenge, wherein the response includes the smart card information . . . , sending, by the wallet server, an authentication request for the transaction including the smart card information to a security server . . . , authenticating, by the security server, the transaction using the smart card information . . . , and receiving, by the interface device, an authentication for the transaction from the security server.” (Emphasis added.)

Angles et al., as best understood by Applicants, relates to delivering customized electronic advertisements in an interactive communication system. Nothing has been found in

Angles et al. that would teach, suggest, or otherwise result in “authorizing a transaction” including the “receiving,” “issuing,” “receiving,” “sending,” “authenticating,” and “receiving,” steps discussed above in connection with Claim 1.

Furthermore, nothing has been found in either *Greenberg et al.* or *Hartman et al.* that is believed to remedy the deficiencies of *Angles et al.* as applied against the independent claims herein. Applicants thus submit that *Angles et al.*, *Greenberg et al.*, and *Hartman et al.*, alone or in any combination, assuming such a combination would even be permissible, would fail to teach, suggest, or otherwise result in “authorizing a transaction” including the “receiving,” “issuing,” “receiving,” “sending,” “authenticating,” and “receiving,” steps discussed above in connection with Claim 1. Accordingly, Applicants submit that Claim 1 is patentable over the cited art, and respectfully request withdrawal of the rejection under 35 U.S.C. § 103(a).

Independent Claim 12 includes features similar to those discussed above in connection with Claim 1. Therefore, Claim 12 also is believed to be patentable for at least the same reasons as discussed above.

The other rejected claims in this application depend from one or another of the independent claims discussed above and, therefore, are submitted to be patentable for at least the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

No petition to extend the time for response to the Office Action is deemed necessary for this Amendment. If, however, such a petition is required to make this Amendment

timely filed, then this paper should be considered such a petition and the Commissioner is authorized to charge the requisite petition fee to Deposit Account 50-3939.

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

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